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CENTRAL FAX CENTER

APR 28 2004


In re patent application of:) Customer No. 00919
Douglas B. Quine) Attorney Docket No.: F-187
Serial No.: 09/975,403) Examiner: Andrew J. Rudy
Filed: October 11, 2001) Group Art Unit: 3627
Confirmation No.: 1189) Date: April 28, 2004
Title: **SYSTEM AND METHOD FOR ELECTRONICALLY RECONCILLING
FINANCIAL ACCOUNTS**

RESTRICTION/ ELECTION RESPONSE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 2 2313-1450

Sir:

In response to the Office Action dated March 31, 2004, please accept the following remarks.

<u>CERTIFICATE OF FACSIMILE</u>	
I hereby certify that this correspondence is being faxed to the United States Patent and Trademark Office, Examiner: Andrew J. Rudy, on Fax No. (703) 872-9306	
on <u>April 28, 2004</u> Date of Deposit	<u>Marlene Oliphant</u> Name
 Signature	<u>April 28, 2004</u> Date